

THAT WHICH IS CLAIMED IS:

1. A method for storing biometric information on a token comprising at least a magnetic storage medium, the method comprising:

5 capturing a biometric image and generating
biometric data therefrom;

obtaining a personal identification number (PIN); and

storing the biometric data and the PIN on the magnetic storage medium of the token.

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2. The method according to Claim 1, wherein the biometric information is based upon a fingerprint; and wherein capturing the biometric image comprises capturing the biometric image using a fingerprint sensor.

3. The method according to Claim 1, wherein obtaining the PIN comprises requesting an authorized token user to provide the PIN.

4. The method according to Claim 1, wherein the token comprises a card corresponding to the ANSI/ISO/IEC 7810 standard and the magnetic storage medium comprises a magnetic stripe having three tracks in accordance with the ANSI/ISO/IEC 7810 standard; and wherein storing the biometric data and PIN comprises storing the biometric data and PIN on the third track of the magnetic stripe.

5. The method according to Claim 1, wherein the array of image pixels comprises a series of consecutive and colinear image pixels.

6. The method according to Claim 1, wherein the token comprises a generally rectangular substrate.

7. The method according to Claim 1, wherein the token comprises at least one of an access card, credit card, debit card, identification card and smart card.

8. A method of regulating the use of a token, the token comprising at least one of an access card, credit card, debit card, identification card and smart card, and including at least a magnetic storage

5 medium thereon, the method comprising:

enrolling an authorized token user by

capturing a first biometric image and generating therefrom first digital pixel data for a first array of image pixels,

10 processing the first digital pixel data to produce enrollment biometric data,

obtaining a first personal identification number (PIN) from the authorized user, and

15 storing the enrollment biometric data and first PIN on the magnetic storage medium of the token; and

verifying an identity of a token holder presenting the token by

capturing a second biometric image and

20 generating therefrom second digital pixel data
for a second array of image pixels,
capturing a second personal identification
number from the token holder,
processing the second digital pixel
25 data and the second PIN to produce verification
biometric data, and
comparing the verification biometric data
and second PIN with the enrollment biometric
data and first PIN stored on the magnetic
30 storage medium of the token to determine if the
token holder is the authorized token user.

9. The method according to Claim 8, wherein the
biometric information is based upon a fingerprint;
and wherein capturing the biometric images comprises
capturing the biometric images using a fingerprint
5 sensor.

10. The method according to Claim 8, wherein
obtaining the PIN comprises requesting an authorized
token user to provide the PIN.

11. The method according to Claim 10, wherein
verifying the PIN comprises:

reading the PIN from the magnetic storage
medium;

5 requesting a verification PIN from the token
holder; and

comparing the PIN read from the magnetic storage
medium with the verification PIN.

12. The method according to Claim 8, wherein
the token comprises a card corresponding to the
ANSI/ISO/IEC 7810 standard and the magnetic storage
medium comprises a magnetic stripe having three
5 tracks in accordance with the ANSI/ISO/IEC 7810
standard; and wherein storing the enrollment
biometric data and PIN comprises storing the
enrollment biometric data and PIN on the third track
of the magnetic stripe.

13. The method according to Claim 8, wherein
the array of image pixels comprises a series of
consecutive and colinear image pixels.

14. A system for regulating the use of a token,
the token comprising at least one of an access card,
credit card, debit card, identification card and
smart card, and including at least a magnetic storage
5 medium thereon, the system comprising:
an authorized token user enrollment unit
including

10 a first biometric sensor device for
capturing a first biometric image and generating
therefrom first digital pixel data for a first
array of image pixels,

15 a first image processor for processing
the first digital pixel data to produce
enrollment biometric data,

a personal identification number (PIN) unit
for obtaining a PIN from the authorized user,
and

a first magnetic storage medium

reader/writer for writing the enrollment
20 biometric data and the PIN on the magnetic storage medium of the token;
at least one token holder verification unit for verifying the identity of a token holder presenting the token, and comprising
25 a second biometric sensor device for capturing a second biometric image and generating therefrom second digital pixel data for a second array of image pixels,
a second image processor for processing the second digital pixel data to produce verification biometric data,
a second magnetic storage medium reader for reading the enrollment biometric data and the PIN from
30 the magnetic storage medium of the token,
a PIN verification unit for verifying the PIN, and
a comparator for comparing the verification biometric data produced by the second image processor with the enrollment biometric data stored on the magnetic storage medium of the token to determine if the token holder is
35 the authorized token user.

15. The system according to Claim 14, wherein the biometric information is based upon a fingerprint; and wherein each of the biometric sensor devices comprises a fingerprint sensor.

16. The system according to Claim 15, wherein the biometric sensor device further comprises a finger slide adjacent the fingerprint sensor.

17. The system according to Claim 16, wherein the finger slide further comprises finger guides and a finger stop.

20. The system according to Claim 16, wherein the PIN unit comprises an input device for entry of the PIN by the authorized user.

21. The system according to Claim 20, wherein the PIN verification unit comprises a second input device for entry of the verification PIN by the token holder.

22. The system according to Claim 14, wherein the token comprises a card corresponding to the ANSI/ISO/IEC 7810 standard and the magnetic storage

5 medium comprises a magnetic stripe having three tracks in accordance with the ANSI/ISO/IEC 7810 standard; and wherein the first magnetic storage medium reader/writer writes the enrollment biometric data and PIN on the third track of the magnetic

10 stripe.

23. The system according to Claim 14, wherein the array of image pixels comprises a series of consecutive and colinear image pixels.